VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9 (c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States-Code, to the Patent and Trademark Office with regard to the described in the specification filed herewith [] application serial no. _ I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR' 1.(e). Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any right in the invention is listed below: [] no such person, concern, or organization persons, concerns, or organizations listed below* *Note: Separate verified statements are required from each named person, concern, or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27) FULL NAME MOREXIINC. ADDRESS 309 West-514 5441707 []Individual MSmall business

DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe that I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled OPEN 2nd Markov Security S

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Sec. 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

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I hereby declare that r ith regard to the invention	ghts under contract or law have been conveyed to and remain with the small business concern identified a described in:
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1995	Supplicant or Patentee:	eth Kiron	
PEDEMARK	Serial or Patent No.:		•
	Filed or Issued:	Mutual End Securitizat	in Province
	•		
·	As a below named inventor, I hereby purposes of paying reduced fees to the	declare that I qualify as an independence he Patent and Trademark Office descri	nt inventor as defined in 37 CFR 1.9(c) for bed in:
	the specification filed berewi	th with title as listed above.	•
	the application identified abo	ve.	
	the patent identified above.		ion under contract or law to assign, grant,
	convey or license, any rights in the it CFR 1.9(c) if that person had made to concern under 37 CFR 1.9(d) or a not beach person, concern or organization	he invention, or to any concern which improfit organization under 37 CFR 1.9	would not qualify as a small business (e). nveyed, or licensed or am under an obliga-
	No such person, concern, o		•
	Each such person, concern	or organization is listed below.	•
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	Separate verified statements are required tion averring to their status as small of	ired from each named person, concernentities. (37 CFR 1.27)	or organization having rights to the inven-
·	I acknowledge the duty to file, in this entitlement to small entity status price	s application or patent, notification of a	my change in status resulting in loss of the earliest of the issue fee or any mainte-propriate. (37 CFR 1.28(b))
	tion and belief are believed to be true statements and the like so made are p United States Code, and that such wi issuing thereon, or any patent to which	e; and further that these statements were sunishable by fine or imprisonment, or llful false statements may jeopardize the ch this verified statement is directed.	true and that all statements made on informe made with the knowledge that willful fals both, under section 1001 of Title 18 of the se validity of the application, any patent
	Kerneth KiRor	Kevin Bander	NAME OF PRICE
	NAME OF INVENTOR	NAME OF INVENTOR	NAME OF INVENTOR
	Signature of inventor	Signature of inventor	Signature of inventor
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I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fees due after the date on which status as a small entity is no longer appropriate. (37 CFR 128(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon, or any patent to which this verified statement is directed.

Full name of sole or first	inventor
Inventor's signature	10/10/95

Prior Foreign Application(s)(if any)			Priority Claimed	
	<u> </u>		[] []	
(Serial Number)	(Country)	(Day, Month	(Yes) (No)	
		Year filed)		
-	•	. •		
I hereby claim the ben	efit under Title 35	, United States Code, S	ec. 120 of any United States	
application(s) listed be	low and, insofar as	s the subject matter of e	ach of the claims of this	
application is not discl	osed in the prior U	nited States application	in the manner provided by	
the first paragraph of	Title 35, United Sta	ates Code, Sec. 112, I a	cknowledge the duty to	
disclose material inform	nation as defined i	n Title 37, Code of Fed	leral Regulations, Sec.	

1.56(a) which occurred between the filing date of the prior application and the national or

(Application serial (Filing date) (Status-, patented, number) pending, abandoned)

PCT international filing date of this application:

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor

Kenneth KIRON

Inventor's signature	1010195		
Residence 309 West 57 # 54	+#1707 NM YNM	10019	
Citizenship			
Post Office Address		•	
(Supply similar information	n and signature of second	and subsequent inve	entors.)

ASSIGNMENT

WHEREAS, WE, Kenneth Kiron and Kevin S. Bander. ASSIGNORS, citizens of the United States of America, residing at 309 West 57th Street. Suite 1707. New York, New York 10019; and 1 East Delaware Street, Apt. 9K, Chicago, Illinois 60611, respectively, are the inventors of the invention in

OPEN END MUTUAL FUND SECURITIZATION PROCESS

for which	ch we have exe	ecuted an ap	plication for a Pat	ent of the	United States		
□ whi	ch is executed	on 🗆 e	ven date herewith	or 🗆 _		(date)	
		•			9276-003-999 No. 08/542,431		
York, N	IEREAS, Mo lew York 100: application:	PEX INC. 19, is desiro	, ASSIGNEE, ha	ving a pla rentire rig	tce of business at 30 tht, title and interest	9 West 57th Street, in, to and under the	Suite 1707, New said invention and
transferrits succes the said which in protection filed for application Patent Linternation and all for and designed for an all for all f	consideration red and set over ssors, legal repulsed States and the granted on, including, resaid inventions and the right aws of the Unional agreement forms of industriants.	the receipt er, and by the presentatives application a thereon a without liming in in any cought to claim nited States, tor the dominal property y be granted	of which is here hese presents do he had assigns, our and all divisions, re and all reissues ar tation, all applicat untry or countries for the same the the International hestic laws of the protection, include d for said invention	by acknow areby sell entire right newals and extensions for passions for passions for priority right conventions, without the priority in the	One Dollar (\$1.00) to be deed we, the said, assign, transfer and it, title and interest in decontinuations there ons thereof; and all atents, utility models to the United States on for the Protection which any such applout limitation, patents country or countries	d ASSIGNORS, had set over, unto the so, to and under the so, and all Patents of applications for it applications for it together with the d United States application is filed, as a utility models, inv	ve sold, assigned, said ASSIGNEE, said invention, and f the United States industrial property may hereafter be right to file such plication under the erty, or any other may be applicable; entors' certificates
or form	Official of any soft of industrial	country or operty property	countries foreign to rotection on applic	o the Unite cations as	nissioner of Patents and States, whose duty aforesaid, to issue this ith the terms of this	it is to issue patents the same to the sai	or other evidence
that we					full right to convey to it in conflict herewit		rein assigned, and
all lawfu do every	resentatives and il papers, exect thing possible	d assigns, a ite all division to aid the sa	ny facts known to onal, continuing, r	us respecti eissue and s successo	e will communicate ting said invention, ar foreign applications, rs, legal representations	nd testify in any lega , make all rightful or	al proceeding, sign
signature	IN TESTIMO	NY WHER	EOF, We hereunto	set our h	ands and seals the da	y and year set oppo	site our respective
State of	Naw York Naw York	م م الم } SS.:	, 1997 Kennet	h Kiron	<u>.</u>		L.S.
	On thisq				1997, before me, a :	Notary Public in an	d for the State and
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Date (//c/97	, 1997 <u>Kevi</u>	n S. Bander	- SRan	len L.S.
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OFFICIAL SEAL

MARY J JORDAN

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:01:15:00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application Of:)
Kenneth Kiron and Kevin S. Bander))
Application No. 09/140,868) Group Art Unit: 2761
Filed: August 27, 1998	Examiner S. Tkacs
For: Open End Mutual Fund Securitization Process	,)
Assistant Commissioner For Patents	
Washington, D.C. 20231	

ASSOCIATE POWER OF ATTORNEY (37. C.F.R. 1.34)

Please recognize as Associate Practitioner in this case:

Edward L. Bishop, Reg. No. 39,110 Wallenstein & Wagner, Ltd. 311 South Wacker Drive, 53rd Floor Chicago, Illinois 60606-6622 Ph. 312.554.3300 Fax 312.554.3301

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CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)

I hereby certify that this correspondence is, on the date shown below, being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231 on

Kathleen Keendquist/80887.1